

**MOSAIC: SHAPING DISABILITY SERVICES**  
(A company limited by guarantee)

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**MOSAIC: SHAPING DISABILITY SERVICES**  
**(A company limited by guarantee)**

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## **MOSAIC: SHAPING DISABILITY SERVICES**

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### **REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2020**

<b>Trustees</b>	Warwick Best, Chair to 17 October 2019 Deborah Southwick, Chair from 17 October 2019 (appointed 1 August 2019) Steve Smith, Treasurer Glynn Finney (resigned 4 February 2020) Nicolas Ellis Janet Easingwood (deceased 15 February 2020) Lyndsey Wickes (resigned 16 January 2020) Bhavin Gohil (resigned 21 January 2020) Salma Kaji Karen Cane Mary Smith Lesley Taylor (resigned 19 March 2020)
<b>Company registered number</b>	00533714
<b>Charity registered number</b>	214212
<b>Registered office</b>	2 Oak Spinney Park Ratby Lane Leicester Forest East Leicester LE3 3AW
<b>Company secretary</b>	Steve Smith
<b>Chief executive officer</b>	Zoheb Shariff (appointed 1 April 2019)
<b>Independent auditors</b>	Magma Audit LLP Chartered Accountants Unit 2, Charnwood Edge Business Park Syston Road Cossington Leicestershire LE7 4UZ
<b>Bankers</b>	Bank of Scotland 14 Friar Lane Leicester LE1 5RA  COIF Charities Deposit Fund 80 Cheapside London EC2V 6DZ  National Westminster Bank Plc 7 Hinckley Road Leicester LE3 0TQ
<b>Investment advisors</b>	Brewin Dolphin Two Colton Square Leicester LE1 1QF

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**Advisers (continued)**

M&G Charity Department  
PO Box 9038  
Chelmsford  
CM99 2XF

**Insurance brokers**

Allbright Bishop Rowley Limited  
207 Barkby Road  
Leicester  
LE4 9HZ

**MOSAIC: SHAPING DISABILITY SERVICES**  
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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2020**

The Trustees have pleasure in presenting their annual report together with the audited financial statements for the year ended 31 March 2020. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective 1 January 2015).

Since the charity qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

### **Chair's Summary**

This year has been one of excitement and optimism as we continue to develop our vision for the future, evolving and refining our charitable and strategic purpose.

Following the challenges experienced in our recent history, this year has been one to be proud of; with a renewed focus on our purpose, people and the impact we set out to make in the community.

We were absolutely delighted to have appointed Zoheb Shariff as our incoming Chief Executive Officer (CEO) back in April 2019. Zoheb has made a significant difference to our charity early into his tenure – inspiring and leading positive change at all levels of the organisation.

Reflecting on the incredible work of our staff, volunteers, and Trustees, I have seen much progress in laying strong foundations for a bright future. Together, we have made substantial changes and investment to our operations, infrastructure and most importantly furthered the reach of our impact, supporting even more disabled adults, children and their families in Leicester, Leicestershire and beyond.

It is with the support of our community, partners and those that champion our cause that this life enhancing work has been made possible at this speed and scale. I cannot thank ARC Leicester and sadly, the late Miss. Grundy enough for their extraordinary support and generous donations in this past year.

Finally, as I and my fellow trustees look to the future of this amazing organisation, I am indebted to our staff and volunteers who continue to support the charity in so many ways and have stayed true to our mission to enhance lives and make a difference.

### Janet Easingwood

Sadly, I report the death of Janet Easingwood, a trustee of mosaic: Shaping Disability Services who passed away on 15 February 2020. Janet passionately served on the Board of Trustees and we all miss her positive spirit, influence and contribution.

### Other Trustee changes

Glynn Finney, Bhavin Gohil and Lesley Taylor have all left the Board of Trustees during the year and again I would like to thank them for their contribution to the charity during their time of service.

### **Objectives and activities**

While the world around us continues to change and new challenges arise for Health and Social Care, our charity defiantly continues to deliver compassionate support and care services to disabled adults, children, and their families in Leicester, Leicestershire and beyond.

Our purpose as set out in our Memorandum and Articles of Association is to provide support and services that disabled people want and need.

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

We work tirelessly to deliver on this purpose through:

[a] the promotion of inclusion, equality, independence, choice, empowerment, respect and dignity.

[b] recognising and challenging the prejudice, discrimination and social isolation that many disabled people face throughout their lives.

[c] work that results in dynamic and creative support services, designed with the people who live with disabilities at the very heart of all that we do.

**Focus of our work**

The focus of our work year on year fully reflects the charity's aims, objectives and activities. This year our focus remained the delivery and enhancement of the following support services which assisted people with disabilities to live well:

Creating Opportunities

Our *social inclusion* community groups remained a core service and in high demand throughout the year. In March 2020 a new group was formed to further support vulnerable adults with profound multiple learning disabilities, which took our offering to 30 groups a-week over several locations in Leicester and Leicestershire.

The team got creative again, arranging new experiences, opportunities and life-enhancing activities to 83 individuals, many with high dependency care needs – building on last year, the activity for the groups expanded to the theatre, bell-boating, pottery making, a range of accessible sports including archery, boccia, snooker and boxercise, and a trip to Leicester's Winter Wonderland to name a few!

In addition to the groups, the service offered a variety of other activities:

*Children's Short Breaks*; the popular and well attended weekend play days for children up to the age of 14 with disabilities continued this year over 10 weekends in the Summer and Autumn months. At the heart of this service is the much-needed respite it offers to parent and family carers.

*Sunbeam II*; the charity has offered day trips on the Grand Union Canal since 1972 and continued to do so this year. Special thanks again are in order to our wonderful group of volunteers who are heavily involved in running this service, despite the heavy flooding and adverse weather, Sunbeam II and its crew made 63 voyages.

*Accessible Bungalows*; the two fully furnished, spacious bungalows set in the grounds of Overstrand Hall near Cromer, Norfolk welcomed families and their friends all year round. Guests have enjoyed their self-catered getaways with many returning time and again.

Sadly, due to environmental issues and the refurbishment at Watermead, *Sailability*; our club which supports disabled adults to learn how to sail did not run any sessions. The team took this time and opportunity to work with our volunteers, the Royal Yachting Association and Rotary Club to ready the service for the coming year.

Colton Care

The charity's support at home agency continued to deliver a steady average of 400 hours of care to more than 40 individuals in the community every week. The service is striving to operate in a truly person-centred way, offering the people it supports the care which adds the most significant value to their life. This year the service was inspected by the Care Quality Commission (CQC), while inspectors found that the people supported by the service felt safe, shared positive relationships, were treated with dignity and respect, and their care was tailored to their individual needs; the service requires improvement overall. A clear and honest service improvement plan (SIP) was put in place with a commitment to bring administration, record keeping and planning up to the standard of the life enhancing care delivered out on the front-line.

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

Direct Payments Support Service

The hardworking Direct Payments Support Service (DPSS) saw continued growth in the year, empowered 200 more individuals than last year who receive Direct Payments, Personal Budgets and Personal Health Budgets to acquire their choice of care – down to the way in which it was delivered. Our DPSS team commissioned through contracts with Leicester City, Leicestershire County and the NHS provided specialist advice, information and administrative processing services on demand and just-in time, striving to make a difference by going the extra mile every day.

Relevant Person Representative Service

The Deprivation of Liberty Safeguards referrals received within this service are primarily focused on enforcing the Mental Capacity Act of 2005. Our service's purpose continues to be ensuring that people in care settings are looked after in a compassionate way that does not infringe upon their liberty or restrict their freedom. This year, our Relevant Persons Representatives visited over 520 vulnerable people throughout Leicester, Leicestershire and Rutland, offering a voice to and fighting the corner of those who without the support would potentially be unaware of their rights, the channels of appeal and mostly frighteningly remain at considerable risk.

Advocacy Groups

Our weekly held 'We Think' and 'Bright Lights' advocacy groups providing people living with learning disabilities a forum and a voice were accompanied by 3 new groups this year focused on autism, mental health, and physical disability, all held monthly.

Feedback and opinion from our Service User Participation Groups were shared at an incredible 6 Strategic Partnership Boards this year, this representation and voice was all with a view to shape policy and services for those living with disabilities in Leicestershire.

Counselling

The organisation's professional counselling service for disabled people over 18 in Leicester and Leicestershire continues to make a difference. We have always upheld the importance of accessible well-being services to those that need them the most, therefore this service has been offered free-of-charge and was made available to our staff in addition to those out in our community.

**Achievements and performance**

In light of the services and activities our charity offered in this financial year, we strongly believe our organisation continues to deliver long-term social impact. In totality we provided support services to over 2,000 people living with disabilities in Leicestershire, furthermore it is our strategic objective to ensure our services reach significantly more people in need of support over the next 5 years.

**Impact in numbers**

The following table depicts the noteworthy numbers (circa.) which shed light on the impact, achievements and performance of our charity within the financial year 2019/20:

<b>Description</b>	<b>2019/20</b>	<b>2018/19</b>
Adult social-inclusion activity groups held	1,400	1,400
Relevant persons represented	520	450
Direct Payment accounts managed	920	770
Hours of support and care at home and in the community	27,040	27,040
Passengers booked on a day trip on Sunbeam II	656	548
Adults with disabilities taught how to sail on adapted dinghies	0	10
Weeks booked at 'Fairway' and 'Links' accessible holiday bungalows	46	56

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**Our highlights**

This financial year has been one of stabilisation for a brighter future, where our charity and people have continued to embrace change with resilience and optimism.

In addition to the on-going challenges of the Health and Social Care industry, our charity welcomed new leadership and all the disruption and excitement that comes with it.

In spite of these challenges and change, our dedicated and compassionate workforce and volunteers continued to passionately deliver on our mission to provide life-enhancing services and support to people living with disabilities in Leicester and beyond.

The work we embarked on this year have led to the following highlights:

- Making a true difference by supporting more than 2,000 people with disabilities, and their families in Leicestershire. This year the charity supported more people in its core services than ever before.
- Delivery of tactical, operational and human resource projects to achieve compliance legislatively and contractually.
- Significant investment in the technology and tools we use to equip our people to work more efficiently and further their reach in making a positive impact.
- Comprehensive review of existing commercial partners and suppliers with a move to stronger local relationships; driving collaboration in the community and achieving cost efficiencies.
- Design of a new contemporary look and feel to our charity's brand which represents our heritage while capturing our vision for the future.
- Introduction of health, well-being and team building opportunities promoting unity, belonging, kindness and positivity for our staff.
- Precise and careful budgeting and management of our financials resulting in greater financial stability.
- Lastly, we proudly maintained a Trustee Board that is supportive, passionate and representative of the people we support, with 80% of whom live with disabilities.

**Principal risks and uncertainties**

The Trustees are responsible for the overseeing of the risks faced by the charity. Risks are identified, assessed and controls established throughout the period. A formal review of the charity's 'Overcoming Risk' policy is undertaken on an annual basis.

The Trustees consider the key issue currently facing the organisation to be that of the national emergency and global coronavirus pandemic.

The Trustees maintain the reputation of the charity and its impact in the community is a priority. Mosaic: Shaping Disability Services has taken strides towards this objective over recent years in appointing a dynamic senior leader and are presently reviewing the way in which the board work and govern to ensure we are fit for the future.



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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**COVID-19**

Otherwise a time of excitement, hope and optimism for our charity, as we approached the final weeks and days of the financial year the impact and severity of the global pandemic started to become clear.

Above all else the health and safety of the vulnerable people we support and the wellbeing our staff remained our priority. With this in mind, all non-essential services were suspended with immediate effect on 23 March 2020.

Essential care and support services to the most vulnerable adults and children in our communities continue in line with government guidance. It is our commitment to be visible, accessible and active in this crisis, and we intend to play our part in supporting our community to tackle all that is to come.

In these unprecedented times, the full extent of the impact to our work and future is unknown.

Financially, the charity has accessed the government's Coronavirus Job Retention Scheme for its staff not required to work and has been further supported by Business Grants and Community Funds to continue its work. This support, together with continuation of essential services offers Mosaic: Shaping Disability Services financial security in the short-term and encouragement of long-term impact even in these exceptionally challenging times.

**Message of support from our Chief Executive**

This moment is like no other we have ever experienced, that is as true for our charity as it is for everybody else. And it has been hard for all. Everyday life in every aspect today looks different, it's unsettling and at times it can feel bleak.

But this time of hardship will in time end, and we, all of us, will overcome what we might be struggling with today. I have no doubt of that. Because when I look around at how our people are responding, I see signs of hope at every turn.

I am filled with admiration for the grit and compassion people are showing. From those bravely out on the front-line, those at home adapting to new ways of working, some from their kitchen tables and others in their hallways; and those away from work, staying at home, protecting the NHS and saving lives – I applaud everyone for playing their part.

I see our people doing what they have to do to keep going, they somehow know exactly the right thing to do. It is this discipline and spirit that drive our charity to continue to do what it does best, and despite the challenges we face, our support and care continues to reach and enhance the lives of the most vulnerable people in our community.

This is, indeed, an unprecedented crisis, the aftershocks of which will go on for some time. I know very well that our staff care deeply about the charity's work, its heritage and future. I assure everyone working at Mosaic, it is our resilience as a charity that has got us this far, and I know we will stay resilient to get through the days, weeks and months to come.

Keep going. Stay safe. We are in this together.

**Zoheb Shariff**

Chief Executive

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**Financial review**

The net incoming resources for the year before investment losses and transfers between funds for the year were £45,121 (2019 - outgoing resources £97,139). This is divided between the different funds; net incoming resources of £49,820 on unrestricted funds, net outgoing resources on designated funds of £315 and net outgoing resources on restricted funds of £4,384.

After adjusting for losses on investment assets of £27,155, the fund balances have increased by £17,966 to £1,171,374. Of the total funds held at 31 March 2020, £124,357 related to restricted funds, £333,101 related to designated funds and £713,916 related to unrestricted funds excluding the pension deficit of £48,585.

The accounts show unrestricted reserves of £1,047,017 after deduction of the £48,585 pension provision which, after taking into account the charity's property assets of £696,411, equates to £350,606 of free reserves.

The Trustees are satisfied that adequate resources are available on a fund by fund basis to fulfil the obligations of the charity.

**Reserves policy and going concern**

Mosaic: Shaping Disability Services' reserves policy states that the Trustees undertake:

- to review annually the level of reserves required and to record this reserve fund in the board minutes.
- to maintain the reserve fund in accordance with Mosaic: Shaping Disability Services' Investment Policy
- to maintain the reserve fund inviolate except in an emergency situation, consequent use of the fund being at the express approval of the Board of Trustees
- to make all funds outside the reserve fund available for proper purposes and objectives of mosaic.

The following conditions will also apply:

- the reserve fund will be invested in accordance with the Investment Policy;
- the amount to be held in the reserve fund is to be established by the Supervision Group, agreed formally by all of the Trustees and reviewed annually;
- the reserve fund cannot be expanded, reduced or increased without the express consent of the Trustees.

All interest accruing to the fund will be transferred to the working account of the charity.

Mosaic: Shaping Disability Services' reserves policy states that the appropriate level of unrestricted reserves should be approximately three months of expenditure costs being £261,864. This is to provide a contingency if the current level of revenue decreases and for unplanned emergency repairs and other expenditure.

Actual unrestricted reserves available as at 31 March 2020 of £350,606, being unrestricted reserves of £1,047,017 less the property assets of £696,411, are above the target level. The Trustees are satisfied that adequate resources are available on a fund by fund basis to fulfil the obligations of the charity for 2020/21.

The Trustees are continually monitoring the charity's financial position and the current level of reserves held.

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**Structure, governance and management**

**Constitution**

Mosaic: Shaping Disability Services was established in 1954 as a charity and company limited by guarantee.

The charity is governed by its Memorandum and Articles of Association incorporated on the 26 May 1954 and last updated in February 2000 and has a registered charity number of 214212. In the event the charity being wound up the liability of the members is limited to £1.

The principal objective of the charity is to identify and provide life enhancing services for disabled people.

**Method of appointment or election of Trustees**

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

The method of appointment remains the same; one third of the Board stand down each September and, if they would like, they put their name forward for re-election. There is no time limit as to how long someone can be a Trustee, nor is there a time limit for officers. Election of officers takes place at the first Trustees' meeting after the Annual General Meeting.

**Governance**

At the first Board meeting following the Annual General Meeting 2019, Deborah Southwick was elected Chair.

Karen Cane and Warwick Best were elected Co-Vice Chair with Steve Smith being re-elected as the Treasurer and Company Secretary.

While we describe members of the Board of Trustees as Trustees, they are in reality Trustee-Directors, all fulfilling their role in the organisation which is both a Registered Charity and a Company limited by Guarantee.

The Board of Trustees meet on the third Thursday of every month. The Chief Executive's Supervision Group meets monthly and consists of the Chairperson, Co-Vice Chair and Company Secretary.

In light of the changes in this financial year, all sub-committees responsibilities were absorbed by the Chief Executive's Supervision Group.

The Trustees have again reaffirmed the importance of Mosaic: Shaping Disability Services' spirit as an organisation influenced by disabled people who drive the agenda on how the charity operates.

As a charity supporting disabled people, we want to increase the number of disabled people who work for us. As part of our Equality and Diversity Policy, we commit to adjusting to meet the needs of disabled job applicants, employees and volunteers. We aim to interview all disabled applicants that meet the minimum criteria for job vacancies and we work with disabled staff to make appropriate adjustments to ensure that they can stay in employment. Disability, equality and diversity awareness training are part of the core training for all staff and volunteers.

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**Organisational structure and decision making**

The charity is divided into six core services and functions, led holistically by the Chief Executive and supported by the respective Service and Function Manager:

1. Senior Leadership and Strategy
2. Business Development, Finance and Administration
3. Direct Payments Support Service
4. Liberty, Advocacy and Voice
5. Colton Care
6. Creating Opportunities

The Directors, who are the charity's Trustees, are responsible for setting the pay of key management personnel. All Trustees give of their time freely and no Trustee received remuneration in the year.

Details of Directors expenses and related party transactions are disclosed in the notes to the accounts. The pay of the senior staff is reviewed annually.

**Risk management**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity and are satisfied that systems and procedures are in place to mitigate our exposure to major risks.

**Plans for future periods**

**The future: our plans**

A strategy is only ever as good as its people. We recognise that without the expertise and commitment of our employees and volunteers we would not be able to deliver our ambitions of equality for all, and the enhancement of the lives of disabled people.

Our mission and purpose remains unchanged; to be a compassionate charity leading the way in enhancing lives and shaping disability services which promote inclusion, equality, independence, choice, empowerment, dignity and respect, we continue to work to achieve the following priorities for the financial year ending 31 March 2021 to become:

- a sustainable, compliant, effective and efficient organisation
- an investor in our people and employer of choice
- a centre of excellence for high quality person-centred services
- a charity with a strong brand and social presence
- a thought leader and trusted voice in Leicestershire

We look forward to the future with much anticipation and excitement in our continued pursuit to truly enhance lives.

**Information on fundraising practices**

This charity protects disabled people and the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches and undue pressure to donate by avoiding street and doorstep collections.

All fundraising undertaken during the year was carried out directly by the charity, in line with their objects and no complaints were received by the charity.

**MOSAIC: SHAPING DISABILITY SERVICES**  
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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**Trustees' responsibilities statement**

The Trustees (who are also directors of mosaic: shaping disability services for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**Disclosure of information to auditors**

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

**Auditors**

The auditors, Magma Audit LLP, have indicated their willingness to continue in office. The Designated Trustees will propose a motion re-appointing the auditors at a meeting of the Trustees.

This report was approved by the Trustees, on 26 November 2020 and signed on their behalf by:

**Deborah Southwick, Chair**

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**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MOSAIC: SHAPING DISABILITY SERVICES**

**Opinion**

We have audited the financial statements of mosaic: shaping disability services (the 'charity') for the year ended 31 March 2020 which comprise the Statement of financial activities incorporating income and expenditure account, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The Trustees are responsible for the other information. The other information comprises the information included in the Annual report, other than the financial statements and our Auditors' report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

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**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MOSAIC: SHAPING DISABILITY SERVICES**

We have nothing to report in this regard.

**Opinion on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

**Responsibilities of trustees**

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charity for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**Auditors' responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Auditors' report.

**MOSAIC: SHAPING DISABILITY SERVICES**  
**(A company limited by guarantee)**

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MOSAIC: SHAPING DISABILITY SERVICES**

**Use of our report**

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Luke Turner ACA FCCA (Senior statutory auditor)

for and on behalf of

**Magma Audit LLP**

Chartered Accountants  
Statutory Auditor

Unit 2, Charnwood Edge Business Park  
Syston Road  
Cossington  
Leicestershire  
LE7 4UZ  
17 December 2020



**MOSAIC: SHAPING DISABILITY SERVICES**  
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE ACCOUNT**  
(incorporating income and expenditure account)  
**FOR THE YEAR ENDED 31 MARCH 2020**

	Note	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
<b>INCOME FROM:</b>					
Donations and legacies	2	16,677	2,739	19,416	128,291
Charitable activities	3	1,446,220	52,921	1,499,141	1,390,015
Other trading activities	4	39,605	-	39,605	5,828
Investments	5	4,323	-	4,323	7,957
<b>TOTAL INCOME</b>		<b>1,506,825</b>	<b>55,660</b>	<b>1,562,485</b>	<b>1,532,091</b>
<b>EXPENDITURE ON:</b>					
Raising funds		1,380	-	1,380	1,451
Charitable activities	6	1,455,940	60,044	1,515,984	1,627,779
<b>TOTAL EXPENDITURE</b>	9	<b>1,457,320</b>	<b>60,044</b>	<b>1,517,364</b>	<b>1,629,230</b>
<b>NET INCOME / (EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)</b>					
Net gains/(losses) on investments	14	49,505 (27,155)	(4,384) -	45,121 (27,155)	(97,139) 1,950
<b>NET INCOME / (EXPENDITURE) BEFORE TRANSFERS</b>					
Transfers between Funds	17	22,350 1,018	(4,384) (1,018)	17,966 -	(95,189) -
<b>NET INCOME / (EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES</b>					
Remeasurement of pension scheme liability	21,13	-	-	-	28,133
<b>NET MOVEMENT IN FUNDS</b>		<b>23,368</b>	<b>(5,402)</b>	<b>17,966</b>	<b>(67,056)</b>
<b>RECONCILIATION OF FUNDS:</b>					
Total funds brought forward		1,023,649	129,759	1,153,408	1,220,464
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>1,047,017</b>	<b>124,357</b>	<b>1,171,374</b>	<b>1,153,408</b>

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 18 to 37 form part of these financial statements.

**MOSAIC: SHAPING DISABILITY SERVICES****(A company limited by guarantee)****REGISTERED NUMBER: 00533714****BALANCE SHEET  
AS AT 31 MARCH 2020**

	Note	£	2020 £	£	2019 £
<b>FIXED ASSETS</b>					
Tangible assets	13		<b>807,106</b>		829,161
Investments	14		<b>176,743</b>		205,099
			<u><b>983,849</b></u>		<u>1,034,260</u>
<b>CURRENT ASSETS</b>					
Debtors	15	<b>166,034</b>		217,856	
Cash at bank and in hand		<b>233,446</b>		152,511	
		<u><b>399,480</b></u>		<u>370,367</u>	
<b>CREDITORS:</b> amounts falling due within one year	16	<b>(163,370)</b>		<b>(192,281)</b>	
			<u><b>236,110</b></u>		<u>178,086</u>
<b>NET CURRENT ASSETS</b>					
			<u><b>1,219,959</b></u>		<u>1,212,346</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
Defined benefit pension scheme liability	21		<b>(48,585)</b>		<b>(58,938)</b>
			<u><b>1,171,374</b></u>		<u>1,153,408</u>
<b>NET ASSETS INCLUDING PENSION SCHEME LIABILITIES</b>					
<b>CHARITY FUNDS</b>					
Restricted funds	17		<b>124,357</b>		129,759
Unrestricted funds:					
Unrestricted funds excluding pension liability			<b>1,095,602</b>	1,082,587	
Pension reserve			<b>(48,585)</b>	<b>(58,938)</b>	
Total unrestricted funds			<u><b>1,047,017</b></u>	<u>1,023,649</u>	
<b>TOTAL FUNDS</b>			<u><u><b>1,171,374</b></u></u>	<u><u>1,153,408</u></u>	

The charity's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 26 November 2020 and signed on their behalf, by:

**Deborah Southwick, Chair**

The notes on pages 18 to 37 form part of these financial statements.

**MOSAIC: SHAPING DISABILITY SERVICES**  
(A company limited by guarantee)

**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

	Note	2020 £	2019 £
<b>Cash flows from operating activities</b>			
Net cash provided by/(used in) operating activities	19	<b>79,318</b>	(33,740)
<b>Cash flows from investing activities:</b>			
Dividends, interest and rents from investments		4,323	7,957
Purchase of tangible fixed assets		(3,907)	(42,599)
Proceeds from sale of investments		21,845	126,942
Purchase of investments		(20,644)	(26,314)
<b>Net cash provided by investing activities</b>		<b>1,617</b>	65,986
<b>Change in cash and cash equivalents in the year</b>		<b>80,935</b>	32,246
Cash and cash equivalents brought forward		152,511	120,265
<b>Cash and cash equivalents carried forward</b>	20	<b>233,446</b>	152,511

The notes on pages 18 to 37 form part of these financial statements.

**MOSAIC: SHAPING DISABILITY SERVICES**  
**(A company limited by guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**1. ACCOUNTING POLICIES**

mosaic: shaping disability services is a private company limited by guarantee incorporated in England and Wales. The registered office is 2 Oak Spinney Park, Ratby Lane, Leicester Forest East, Leicester, LE3 3AW.

**1.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

mosaic: shaping disability services meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**1.2 Company status**

The charity is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**1.3 Going concern**

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future despite the global pandemic. The Trustees have prepared financial forecasts which incorporate the impact of COVID 19 as far as possible, including cash flow forecasts. These demonstrate that the Charity has sufficient resources to meet its liabilities for at least twelve months from signing these financial statements. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

**MOSAIC: SHAPING DISABILITY SERVICES**  
**(A company limited by guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**1. ACCOUNTING POLICIES (continued)**

**1.4 Income**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the time of the volunteers is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Grants are recognised (on an accruals basis) in the Statement of Financial Activities so as to match them against the funding year to which they relate. Grants received for a specific purpose are accounted for as restricted funds. Where income is received in advance, recognition is deferred and included in creditors.

**MOSAIC: SHAPING DISABILITY SERVICES**  
**(A company limited by guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**1. ACCOUNTING POLICIES (continued)**

**1.5 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the charity's educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

**1.6 Tangible fixed assets and depreciation**

All assets costing more than £500 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold property	-	2% straight line
Narrowboat	-	3.33% straight line
Fixtures and fittings	-	10% reducing balance
Computer equipment	-	50% straight line

**1.7 Investments**

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of financial activities incorporating income and expenditure account.

**1.8 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

**MOSAIC: SHAPING DISABILITY SERVICES**  
**(A company limited by guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**1. ACCOUNTING POLICIES (continued)**

**1.9 Operating leases**

Rentals under operating leases are charged to the Statement of financial activities incorporating income and expenditure account on a straight line basis over the lease term.

**1.10 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**1.11 Cash at Bank and in hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**1.12 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

**1.13 Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**1.14 Pensions**

The charity operates a defined benefits pension scheme. The scheme is a multi-employer scheme where it is not possible, in the normal course of events, to identify on a consistent and reasonable basis, the share of underlying assets and liabilities belonging to individual participating employers. Therefore, as required by FRS102, the charity accounts for this scheme as if it was a defined contribution scheme. The amount charged to the Statement of financial activities incorporating income and expenditure account represents contributions payable to the scheme in respect of the accounting period.

Under FRS 102 the charity has recognised in the accounts a liability for the net present value of the deficit reduction contributions payable under the agreed deficit funding arrangement following an actuarial valuation dated 30 September 2017.

**MOSAIC: SHAPING DISABILITY SERVICES**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**1. ACCOUNTING POLICIES (continued)**

**1.15 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**1.16 Critical accounting estimates and areas of judgment**

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities are discussed below.

The present value of TPT Retirement Solutions (formerly The Pensions Trust) - The Growth Plan defined benefit liability depends on a number of factors that are determined on an actuarial basis using a variety of assumptions. The assumptions used in determining the net cost for pensions include the discount rate. See note 22.

**2. INCOME FROM DONATIONS AND LEGACIES**

	<b>Unrestricted funds 2020 £</b>	<b>Restricted funds 2020 £</b>	<b>Total funds 2020 £</b>	<i>Total funds 2019 £</i>
Donations	16,477	2,739	19,216	107,874
Legacies	200	-	200	20,417
	<hr/>	<hr/>	<hr/>	<hr/>
Total donations and legacies	<b>16,677</b>	<b>2,739</b>	<b>19,416</b>	128,291
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	
<i>Total 2019</i>	<i>112,093</i>	<i>16,198</i>	<i>128,291</i>	
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	



**MOSAIC: SHAPING DISABILITY SERVICES**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**3. INCOME FROM CHARITABLE ACTIVITIES**

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Information, Advocacy and DOLS services	183,680	32,852	216,532	224,506
Colton Care and Independent Living	270,893	-	270,893	323,137
Creating Opportunities - activity groups and leisure	622,668	20,069	642,737	603,051
Self Directed Support Services	368,979	-	368,979	225,822
Journey to Employment	-	-	-	13,499
<b>Total 2020</b>	<b>1,446,220</b>	<b>52,921</b>	<b>1,499,141</b>	<b>1,390,015</b>
<i>Total 2019</i>	<i>1,353,136</i>	<i>36,879</i>	<i>1,390,015</i>	

**4. OTHER INCOME**

	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Training and other income	37,891	37,891	3,996
Room hire	1,714	1,714	1,832
<b>Total 2020</b>	<b>39,605</b>	<b>39,605</b>	<b>5,828</b>
<i>Total 2019</i>	<i>5,828</i>	<i>5,828</i>	

**5. INVESTMENT INCOME**

	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Listed investments	4,300	4,300	7,948
Bank and other investment income	23	23	9
<b>Total 2020</b>	<b>4,323</b>	<b>4,323</b>	<b>7,957</b>
<i>Total 2019</i>	<i>7,957</i>	<i>7,957</i>	

**MOSAIC: SHAPING DISABILITY SERVICES**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**6. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Information and Advocacy	163,845	28,128	191,973	294,282
Colton Care	388,736	-	388,736	402,353
Creating Opportunities	663,349	28,155	691,504	679,407
Self Directed Support	240,010	-	240,010	235,641
Journey to Employment	-	-	-	15,581
Other expenditure	-	3,761	3,761	515
<b>Total 2020</b>	<b>1,455,940</b>	<b>60,044</b>	<b>1,515,984</b>	<b>1,627,779</b>
<i>Total 2019</i>	<i>1,587,779</i>	<i>40,000</i>	<i>1,627,779</i>	

**7. DIRECT COSTS**

	Information and Advocacy £	Colton Care £	Creating Opportunities £	Self Directed Support £
Other direct costs	20,142	23,706	103,434	8,747
Wages and salaries	122,147	272,147	413,164	162,735
National insurance	6,315	14,158	17,475	8,199
Pension cost	2,477	5,101	7,465	3,896
<b>Total 2020</b>	<b>151,081</b>	<b>315,112</b>	<b>541,538</b>	<b>183,577</b>
<i>Total 2019</i>	<i>234,160</i>	<i>315,836</i>	<i>520,128</i>	<i>174,256</i>
		Journey to Employment £	Total 2020 £	Total 2019 £
Other direct costs		-	156,029	178,549
Wages and salaries		-	970,193	1,013,767
National insurance		-	46,147	51,138
Pension cost		-	18,939	12,911
<b>Total 2020</b>		<b>-</b>	<b>1,191,308</b>	<b>1,256,365</b>
<i>Total 2019</i>		<i>11,985</i>	<i>1,256,365</i>	

**MOSAIC: SHAPING DISABILITY SERVICES**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**8. SUPPORT COSTS**

	Information and Advocacy £	Colton Care £	Creating Opportunities £	Self Directed Support £
Volunteer expenses	42	75	152	57
Other support costs	3,923	7,067	14,393	5,416
Legal and professional fees	315	567	1,155	435
Other premises costs	1,646	2,963	6,037	2,271
Insurance	1,479	2,662	5,422	2,040
Equipment costs	2,456	4,422	9,008	3,390
Irrecoverable VAT	1,217	2,192	4,501	1,680
Governance costs	818	1,472	2,964	1,129
Support staff costs	24,608	44,307	90,247	33,961
National insurance	1,423	2,561	5,219	1,964
Pension cost	431	775	1,577	594
Depreciation	2,534	4,561	9,291	3,496
<b>Total 2020</b>	<b>40,892</b>	<b>73,624</b>	<b>149,966</b>	<b>56,433</b>
<i>Total 2019</i>	<i>60,122</i>	<i>86,517</i>	<i>159,279</i>	<i>61,385</i>
	Journey to Employment £	Other expenditure £	Total 2020 £	Total 2019 £
Volunteer expenses	-	-	326	203
Other support costs	-	-	30,799	41,109
Legal and professional fees	-	-	2,472	7,917
Other premises costs	-	3,297	16,214	17,764
Insurance	-	-	11,603	10,589
Equipment costs	-	-	19,276	15,431
Irrecoverable VAT	-	-	9,590	7,433
Governance costs	-	-	6,383	7,098
Support staff costs	-	-	193,123	227,946
National insurance	-	-	11,167	4,966
Pension cost	-	-	3,377	3,121
Depreciation	-	464	20,346	27,837
<b>Total 2020</b>	<b>-</b>	<b>3,761</b>	<b>324,676</b>	<b>371,414</b>
<i>Total 2019</i>	<i>3,596</i>	<i>515</i>	<i>-</i>	

**MOSAIC: SHAPING DISABILITY SERVICES**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**9. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE**

	Staff costs 2020 £	Depreciation 2020 £	Other costs 2020 £	Total 2020 £	Total 2019 £
Expenditure on investment management	-	-	1,380	1,380	1,451
<b>Costs of raising funds</b>	<b>-</b>	<b>-</b>	<b>1,380</b>	<b>1,380</b>	<b>1,451</b>
Information and Advocacy	157,401	2,534	32,038	191,973	294,282
Colton Care	339,049	4,561	45,126	388,736	402,353
Creating Opportunities	535,147	9,291	147,066	691,504	679,407
Self Directed Support	211,349	3,496	25,165	240,010	235,641
Journey to Employment	-	-	-	-	15,581
Other expenditure	-	464	3,297	3,761	515
<b>Charitable activities</b>	<b>1,242,946</b>	<b>20,346</b>	<b>252,692</b>	<b>1,515,984</b>	<b>1,627,779</b>
Total 2020	<b>1,242,946</b>	<b>20,346</b>	<b>254,072</b>	<b>1,517,364</b>	<b>1,629,230</b>
Total 2019	1,313,849	27,837	287,544	1,629,230	

**10. NET INCOME/(EXPENDITURE)**

This is stated after charging:

	2020 £	2019 £
Depreciation of tangible fixed assets: - owned by the charity	25,962	27,837
Auditors' remuneration - audit	4,930	4,800
Operating lease rentals	831	831

During the year, no Trustees received any remuneration (2019 - £NIL).

During the year, no Trustees received any benefits in kind (2019 - £NIL).

4 Trustees received reimbursement of expenses amounting to £2,177 in the current year, (2019 - 4 Trustees - £2,560).

**11. AUDITORS' REMUNERATION**

The Auditor's remuneration amounts to an Audit fee of £4,930 (2019 - £4,800).

**MOSAIC: SHAPING DISABILITY SERVICES**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**12. STAFF COSTS**

Staff costs were as follows:

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Wages and salaries	<b>1,163,316</b>	1,241,713
Social security costs	<b>57,314</b>	56,104
Other pension costs (Note 21)	<b>22,316</b>	16,032
	<b>1,242,946</b>	1,313,849
	<b>1,242,946</b>	1,313,849

Included in staff costs is a termination payment of £NIL (2019 - £38,130) made during the year.

The average number of persons employed by the charity during the year was as follows:

	<b>2020</b>	<b>2019</b>
Average employees	<b>49</b>	64

The number of higher paid employees was:

	<b>2020</b>	<b>2019</b>
In the band £60,001 - £70,000	<b>0</b>	1

The total employee benefits of the key management personnel of the charity were £64,189 (2019 - £76,760).

The average monthly number of staff employed by the charity during the year was 49 (2019 - 64) who were engaged in the following services:

	<b>2020</b>		<b>2019</b>	
	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>
	<b>Employed</b>	<b>Voluntary</b>	<i>Employed</i>	<i>Voluntary</i>
Information & DOLS Services	<b>3</b>	<b>14</b>	9	14
Independent Life Project	-	-	9	-
Leisure Services	<b>2</b>	<b>56</b>	2	56
Creating Opportunities	<b>23</b>	<b>6</b>	23	6
Advocacy	<b>5</b>	-	5	-
Self Directed Support Services	<b>7</b>	-	7	-
Property maintenance	<b>1</b>	-	1	-
Antenna	-	<b>6</b>	-	6
Colton Care	<b>3</b>	-	3	-
Reception	<b>1</b>	-	1	-
Management and administration	<b>4</b>	<b>7</b>	4	7
	<b>49</b>	<b>89</b>	64	89
	<b>49</b>	<b>89</b>	64	89

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**13. TANGIBLE FIXED ASSETS**

	Freehold property £	Narrowboat £	Fixtures and fittings £	Computer equipment £	Total £
<b>Cost</b>					
At 1 April 2019	844,735	115,502	31,001	120,498	1,111,736
Additions	-	-	1,939	1,968	3,907
At 31 March 2020	<u>844,735</u>	<u>115,502</u>	<u>32,940</u>	<u>122,466</u>	<u>1,115,643</u>
<b>Depreciation</b>					
At 1 April 2019	149,353	3,497	14,087	115,638	282,575
Charge for the year	16,895	3,850	1,690	3,527	25,962
At 31 March 2020	<u>166,248</u>	<u>7,347</u>	<u>15,777</u>	<u>119,165</u>	<u>308,537</u>
<b>Net book value</b>					
At 31 March 2020	<u>678,487</u>	<u>108,155</u>	<u>17,163</u>	<u>3,301</u>	<u>807,106</u>
<i>At 31 March 2019</i>	<u>695,382</u>	<u>112,005</u>	<u>16,914</u>	<u>4,860</u>	<u>829,161</u>

The tangible fixed assets are used in the following departments:

	Depreciation charge £	Net book value £
Aspire and holidays	3,860	108,250
LCC Capital Grants	464	4,173
Management and administration	19,883	692,163
Self Directed Support	1,755	2,520
Total	<u>25,962</u>	<u>807,106</u>

**14. FIXED ASSET INVESTMENTS**

	Listed securities £
<b>Market value</b>	
At 1 April 2019	205,099
Additions	20,644
Disposals	(22,058)
Revaluations	(26,942)
At 31 March 2020	<u>176,743</u>

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**15. DEBTORS**

	2020	2019
	£	£
Trade debtors	101,187	51,842
Prepayments and accrued income	64,697	165,970
Tax recoverable	150	44
	<b>166,034</b>	<b>217,856</b>

**16. CREDITORS: Amounts falling due within one year**

	2020	2019
	£	£
Trade creditors	12,605	38,052
Other taxation and social security	42,830	24,356
Other creditors	5,241	1,411
Accruals and deferred income	102,694	128,462
	<b>163,370</b>	<b>192,281</b>

**Deferred income**

Deferred income at 1 April 2019		25,000
Resources deferred during the year		17,267
Amounts released from previous years		(25,000)
		<b>17,267</b>

A retention of £13,152, which has not been provided in the accounts, is secured by a legal charge over freehold property at 2 Oak Spinney Park.

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**17. STATEMENT OF FUNDS**

**STATEMENT OF FUNDS - CURRENT YEAR**

	Balance at 1 April 2019	Income	Expenditure	Transfers in/out	Gains/ (Losses)	Balance at 31 March 2020
	£	£	£	£	£	£
<b>Designated funds</b>						
Reserve fund	261,864	-	-	-	-	261,864
Property fund	46,552	-	(315)	-	-	46,237
Sensory room fund	25,000	-	-	-	-	25,000
	<u>333,416</u>	<u>-</u>	<u>(315)</u>	<u>-</u>	<u>-</u>	<u>333,101</u>
<b>General funds</b>						
Unrestricted funds	35,865	1,506,825	(1,450,463)	1,018	(27,155)	66,090
Property assets	713,306	-	(16,895)	-	-	696,411
Pension reserve	(58,938)	-	10,353	-	-	(48,585)
	<u>690,233</u>	<u>1,506,825</u>	<u>(1,457,005)</u>	<u>1,018</u>	<u>(27,155)</u>	<u>713,916</u>
Total Unrestricted funds	<u>1,023,649</u>	<u>1,506,825</u>	<u>(1,457,320)</u>	<u>1,018</u>	<u>(27,155)</u>	<u>1,047,017</u>
<b>Restricted funds</b>						
LCC Capital Grants	14,037	-	(3,761)	-	-	10,276
LCC Group advocacy	-	32,852	(28,127)	-	-	4,725
Narrowboat donations	112,006	2,739	(3,850)	(2,740)	-	108,155
Bungalow	2,616	15,185	(19,523)	1,722	-	-
Children's Short Breaks	-	4,884	(4,783)	-	-	101
Solar panel donations	1,100	-	-	-	-	1,100
	<u>129,759</u>	<u>55,660</u>	<u>(60,044)</u>	<u>(1,018)</u>	<u>-</u>	<u>124,357</u>
Total of funds	<u><u>1,153,408</u></u>	<u><u>1,562,485</u></u>	<u><u>(1,517,364)</u></u>	<u><u>-</u></u>	<u><u>(27,155)</u></u>	<u><u>1,171,374</u></u>



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**17. STATEMENT OF FUNDS (continued)**

**Unrestricted funds**

**The Reserve Fund**

The reserve fund has been set up in line with the risk assessment carried out by the Trustees. This amount has been set aside to cover the work of the organisation in the event that funding should cease. This should cover approximately 3 months staff costs.

**The Property Fund**

This fund is to cover expected future property maintenance costs.

**Sensory Room Fund**

It has long been an ambition of the charity to develop sensory facilities for the people it supports. This allocation of funds will enable mosaic to realise this ambition in the coming year and offer a safe environment in which individuals with learning and developmental disabilities can freely interact with the world around them.

**Property Assets**

The value of unrestricted funds represented by the tangible fixed assets owned and used by the charity on an ongoing basis. The balance of the net book value of tangible assets is split between the designated property fund above and the restricted funds carried forward below.

**Restricted funds**

The Leicester City Council Capital grant is towards the purchase of furniture and fittings for use by mosaic's groups at Oak Spinney Park. The balance remaining is held in the form of both assets and cash.

The Leicester City Council Group Advocacy grant is to fund a service to help support Adult Social Care. The contract will run for a minimum of three years.

mosaic raised funds towards the purchase of a narrowboat to replace Sunbeam after 38 years of service. The narrowboat was purchased in 2017/18 and the balance carried forward relates to the net book value of Sunbeam II at the year end.

The Bungalow fund represents cash to be used for internal repairs, replacement furniture and running costs for the bungalows.

Children's Short Breaks provides respite breaks to disabled children in the City.

Solar panel donations; mosaic are raising funds towards the installation of a 7,500 Watt Solar Panel System. The aim of the project is to reduce the charity's energy costs and carbon footprint, and help to address the effects of climate change.

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**17. STATEMENT OF FUNDS (continued)**

**STATEMENT OF FUNDS - PRIOR YEAR**

	<i>Balance at 1 April 2018 As restated</i>	<i>Income</i>	<i>Expenditure</i>	<i>Transfers in/out</i>	<i>Gains/ (Losses)</i>	<i>Balance at 31 March 2019</i>
	£	£	£	£	£	£
<b>Designated funds</b>						
Reserve fund	458,366	-	-	(196,502)	-	261,864
Property fund	46,902	-	(350)	-	-	46,552
Sensory room fund	-	-	-	25,000	-	25,000
	<u>505,268</u>	<u>-</u>	<u>(350)</u>	<u>(171,502)</u>	<u>-</u>	<u>333,416</u>
<b>General funds</b>						
Unrestricted funds	(31,644)	1,479,014	(1,581,735)	168,280	1,950	35,865
Property assets	729,851	-	(16,545)	-	-	713,306
Pension reserve	(100,000)	-	12,929	-	28,133	(58,938)
	<u>598,207</u>	<u>1,479,014</u>	<u>(1,585,351)</u>	<u>168,280</u>	<u>30,083</u>	<u>690,233</u>
Total Unrestricted funds	<u>1,103,475</u>	<u>1,479,014</u>	<u>(1,585,701)</u>	<u>(3,222)</u>	<u>30,083</u>	<u>1,023,649</u>
<b>Restricted funds</b>						
Journey to Employment	-	13,499	(15,582)	2,083	-	-
LCC Capital Grants	14,552	-	(515)	-	-	14,037
Narrowboat donations	99,233	15,698	(3,497)	572	-	112,006
Bungalow	2,104	18,880	(18,368)	-	-	2,616
Children's Short Breaks	-	5,000	(5,567)	567	-	-
Solar panel donations	1,100	-	-	-	-	1,100
	<u>116,989</u>	<u>53,077</u>	<u>(43,529)</u>	<u>3,222</u>	<u>-</u>	<u>129,759</u>
Total of funds	<u>1,220,464</u>	<u>1,532,091</u>	<u>(1,629,230)</u>	<u>-</u>	<u>30,083</u>	<u>1,153,408</u>

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**SUMMARY OF FUNDS - CURRENT YEAR**

	Balance at 1 April 2019	Income	Expenditure	Transfers in/out	Gains/ (Losses)	Balance at 31 March 2020
	£	£	£	£	£	£
Designated funds	333,416	-	(315)	-	-	333,101
General funds	690,233	1,506,825	(1,457,005)	1,018	(27,155)	713,916
	<u>1,023,649</u>	<u>1,506,825</u>	<u>(1,457,320)</u>	<u>1,018</u>	<u>(27,155)</u>	<u>1,047,017</u>
Restricted funds	129,759	55,660	(60,044)	(1,018)	-	124,357
	<u>1,153,408</u>	<u>1,562,485</u>	<u>(1,517,364)</u>	<u>-</u>	<u>(27,155)</u>	<u>1,171,374</u>

**SUMMARY OF FUNDS - PRIOR YEAR**

	Balance at 1 April 2018 As restated	Income	Expenditure	Transfers in/out	Gains/ (Losses)	Balance at 31 March 2019
	£	£	£	£	£	£
Designated funds	505,268	-	(350)	(171,502)	-	333,416
General funds	598,207	1,479,014	(1,585,351)	168,280	30,083	690,233
	<u>1,103,475</u>	<u>1,479,014</u>	<u>(1,585,701)</u>	<u>(3,222)</u>	<u>30,083</u>	<u>1,023,649</u>
Restricted funds	116,989	53,077	(43,529)	3,222	-	129,759
	<u>1,220,464</u>	<u>1,532,091</u>	<u>(1,629,230)</u>	<u>-</u>	<u>30,083</u>	<u>1,153,408</u>

**18. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

**ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR**

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	694,683	112,423	807,106
Fixed asset investments	176,743	-	176,743
Current assets	384,326	15,154	399,480
Creditors due within one year	(160,150)	(3,220)	(163,370)
Provisions for liabilities and charges	(48,585)	-	(48,585)
Total	<u>1,047,017</u>	<u>124,357</u>	<u>1,171,374</u>

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**18. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)**

**ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR**

	<i>Unrestricted funds 2019 £</i>	<i>Restricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Tangible fixed assets	712,414	116,748	829,162
Fixed asset investments	205,099	-	205,099
Current assets	343,831	26,536	370,367
Creditors due within one year	(178,757)	(13,525)	(192,282)
Provisions for liabilities and charges	(58,938)	-	(58,938)
<b>Total</b>	<b>1,023,649</b>	<b>129,759</b>	<b>1,153,408</b>

**19. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>2020 £</b>	<b>2019 £</b>
Net income/(expenditure) for the year (as per Statement of Financial Activities)	<b>17,966</b>	(95,189)
<b>Adjustment for:</b>		
Depreciation charges	<b>25,962</b>	27,837
(Gains)/losses on investments	<b>27,155</b>	(1,950)
Dividends, interest and rents from investments	<b>(4,323)</b>	(7,957)
Decrease in debtors	<b>51,823</b>	4,929
(Decrease)/increase in creditors	<b>(28,912)</b>	51,519
Pension movement	<b>(10,353)</b>	(12,929)
<b>Net cash provided by/(used in) operating activities</b>	<b>79,318</b>	(33,740)

**20. ANALYSIS OF CASH AND CASH EQUIVALENTS**

	<b>2020 £</b>	<b>2019 £</b>
Cash in hand	<b>233,446</b>	152,511
<b>Total</b>	<b>233,446</b>	152,511

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**21. PENSION COMMITMENTS**

mosaic is a member of TPT Retirement Solutions - The Growth Plan, a multi-employer defined benefit scheme which is in deficit. As a member it is not possible for the charity to identify its share of the underlying assets and liabilities therefore it accounts for the scheme as a defined contributions pension scheme.

Following an actuarial review of the scheme, TPT Retirement Solutions put in place a 'Recovery Plan' to eliminate the deficit over a ten year period commencing from 1 April 2013. The Recovery Plan contributions will increase by 3% in April of each year. Should mosaic withdraw from the scheme whilst the scheme is in deficit it would be required by law to pay its share of the deficit, but this debt liability will not crystallise as long as mosaic continue to employ at least one active member of the scheme.

Under FRS 102 the charity has recognised a liability for the obligation to pay the deficit funding over the recovery period with the amount recognised being the net present value of the deficit reduction contributions payable under the agreement.

	<b>31 March 2020</b>	<i>31 March 2019</i>	<i>31 March 2018</i>
	£	£	£
Present value of provision	<u><b>48,585</b></u>	<u><i>58,938</i></u>	<u><i>100,000</i></u>

Reconciliation of opening and closing provisions:

	<b>31 March 2020</b>	<i>31 March 2019</i>
	£	£
Opening provision	<b>58,938</b>	<i>100,000</i>
Unwinding of the discount factor (interest expense)	<b>746</b>	<i>1,606</i>
Deficit contributions paid	<b>(9,781)</b>	<i>(12,929)</i>
Change in assumptions	<b>(1,318)</b>	<i>865</i>
Amendments to contribution schedule	<b>-</b>	<i>(30,604)</i>
Closing provision	<u><b>48,585</b></u>	<u><i>58,938</i></u>

The amounts recognised in the Statement of financial activities are as follows:

	<b>31 March 2020</b>	<i>31 March 2019</i>
	£	£
Interest expense	<b>746</b>	<i>1,606</i>
Change in assumptions	<b>(1,318)</b>	<i>865</i>
Amendments to contribution schedule	<b>-</b>	<i>(30,604)</i>
Total	<u><b>(572)</b></u>	<u><i>(28,133)</i></u>

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Principal actuarial assumptions at the balance sheet date:

	<b>31 March 2020</b>	<i>31 March 2019</i>	<i>31 March 2018</i>
	%	%	%
Rate of discount	<b>2.53</b>	1.39	1.71

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

The charity expects to contribute £10,074 in respect of the recovery plan contributions during 2020/21.

**22. OPERATING LEASE COMMITMENTS**

At 31 March 2020 the total of the Charity's future minimum lease payments under non-cancelable operating leases was:

	<b>2020</b>	<i>2019</i>
	£	£
<b>Amounts payable:</b>		
Within 1 year	<b>12,093</b>	3,179
Between 1 and 5 years	<b>19,372</b>	2,094
Total	<b>31,465</b>	5,273

**23. RELATED PARTY TRANSACTIONS**

During the year the charity carried out the following transactions with Just Services Limited. Steve Smith is a Trustee of mosaic and was a director of Just Services Limited to 28 February 2019.

	<b>2020</b>	<i>2019</i>
	£	£
Grants received	-	399
Purchases	-	25,184
Year end debtor	-	80
Year end creditor	-	4,148

**24. POST BALANCE SHEET EVENTS**

The global pandemic and associated lockdown measures introduced by the Government began on 23 March 2020. Although this was prior to the year end, the resultant economic deterioration in the United Kingdom is considered to have materialised after the year end. The Trustees have considered the effect this may have on the Charity and although unclear what impact this will have in the longer term they are informed by the Government's guidance that the issue will be time limited. This will continue to be a developing situation and as such a reasonable estimate of the financial effect of this outbreak on the company cannot feasibly be made. The Trustees have assessed the above and consider the Charity to be a going concern. This is discussed in more detail within the Trustee's Annual Report.

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**25. DIRECT PAYMENT SUPPORT SCHEME**

The charity holds funds, in two separate bank accounts under the Direct Payment Support Scheme, which are receipts from Leicester City Council to be paid onto certain individuals as specified by them and in accordance with the terms of the Direct Payment Support Scheme. This is commonly known as the Third Party Scheme. The purpose of this scheme falls within the objectives of mosaic. The income and expenditure and balances held at the year end are excluded from the charity's accounts.

The amount held at the year end was £6,303,024 (2019 - £4,420,451).